

EXHIBIT A

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

AMERICAN SERVICE INSURANCE
COMPANY, an Illinois insurance company,

Plaintiff,

v.

NAFTA GENERAL AGENCY, a Texas
corporation, UNDERWRITERS MGA,
INC., a Texas corporation, and
RAMON VILLARREAL, an individual,

Defendants.

Case No.: 08 C 443

Judge Coar

AFFIDAVIT OF DANIEL T. HERNANDEZ

I, Daniel T. Hernandez, being first duly sworn, hereby depose and state as follows:

1. I am the Director of Operations of NAFTA General Agency, Inc. ("NAFTA"), one of the Defendants in the above-captioned action. I am over the age of eighteen (18) and I have personal knowledge of the facts set forth in this Affidavit.
2. I have been the Director of Operations of NAFTA since approximately January 2, 2005. In connection with my position as Director of Operations of NAFTA, I am responsible for overseeing the day-to-day activities of NAFTA and its employees.
3. NAFTA is in the business of promoting its Non-Resident Program, through third-party administrators in Mexico, through which it offers liability insurance for private passenger automobiles and/or commercial vehicles, to Mexican Nationals who anticipate driving into the United States.
4. NAFTA is a licensed Managing General Agent in the State of Texas. This allows NAFTA to contract with third-party insurance agencies to sell insurance.

5. NAFTA does not have any license or legal authority to sell any vehicle insurance in the Country of Mexico. NAFTA has contracted with several third-party insurance brokers in Mexico to sell insurance policies in Mexico. In connection with those contracts, NAFTA receives a certain percentage of the proceeds of sales of insurance policies by third-party insurance brokers.

6. In connection with my position as Director of Operations for NAFTA, I participated in the negotiation of the July 1, 2006 "Program Manager Agreement" between ASI, NAFTA and others (the "PMA"). I signed the PMA in my capacity as Director of Operations for NAFTA. My signature appears on page 31 of the PMA.

7. I negotiated the PMA directly with Thomas A. Osmann, the President and CEO of ASI, among others. Mr. Osmann also signed the PMA, and his signature appears on page 31 of the PMA.

8. Throughout our negotiations regarding the PMA, ASI's representatives were at all times well aware of the fact that NAFTA did not have any license or other legal authority to sell insurance backed by ASI, or by any other entity, in Mexico.

9. As a consequence of the fact that NAFTA cannot sell insurance policies in Mexico, ASI requested that third-party insurance brokers that NAFTA contracted with to sell policies in Mexico agree to be part of the PMA. NAFTA, ASI, Underwriters MGA and ALMEX and ARIMEX subsequently executed "Endorsement G" to the PMA in February 2007. Paragraph 5 of Endorsement G states, in relevant part, as follows:

"UNDERWRITERS MGA, IC., ALMEX SEGUROS, S.A. de C.V., and ASESORES de REISGOS INTERNACIONALES DE MEXICO, S.A. de C.V. (ARIMEX), IN ADDITION TO [NAFTA are] entities authorized to conduct business under" the PMA.

10. ALMEX Seguros, S.A. de C.V. ("ALMEX"), and ASESORES DE Riesgos Internacionales De Mexico, S.A. de C.V. ("ARIMEX") are each Mexican companies with authority to sell insurance in Mexico. Those insurance brokers, in turn, retain independent agents to sell insurance policies in Mexico.

11. Under the PMA, ASI authorized both ALMEX and ARIMEX were to sell insurance policies backed by ASI in Mexico.

12. ALMEX is a wholly independent entity from NAFTA. NAFTA does business with ALMEX entirely by contract, pursuant to which ALMEX acts as third-party which retains insurance agents to sell policies in Mexico. NAFTA does not have any ownership interest in ALMEX. NAFTA does not operate ALMEX. No officers, directors or employees of NAFTA act as officers, directors or employees of ALMEX. NAFTA has no ability to control the conduct of ALMEX or its employees.

13. ARIMEX is a wholly independent entity from NAFTA. NAFTA does business with ARIMEX entirely by contract, pursuant to which ARIMEX acts as third-party which sells insurance policies in Mexico. NAFTA does not have any ownership interest in ARIMEX. NAFTA does not operate ARIMEX. No officers, directors or employees of NAFTA act as officers, directors or employees of ARIMEX. NAFTA has no ability to control the conduct of ARIMEX or its employees.

14. Another third-party with whom NAFTA contracted to sell ASI insurance policies in Mexico is Asesores de Riesgos Internacionales, SA de CV ("ARI"). NAFTA does business with ARI entirely by contract, pursuant to which ARIMEX acts as third-party which sells insurance policies in Mexico. NAFTA does not have any ownership interest in ARIMEX. NAFTA does not operate ARIMEX. No officers, directors or employees of NAFTA act as

officers, directors or employees of ARIMEX. NAFTA has no ability to control the conduct of ARIMEX or its employees.

15. Under the PMA, NAFTA was entitled to a percentage of the proceeds of ALMEX's, ARIMEX's or ARI's sales of ASI insurance policies in Mexico.

16. NAFTA has not, and does not, receive copies of ASI policies issued or renewed by third-party Mexican brokers until approximately thirty (30) to forty-five (45) days after their issuance or renewal of such policies. Accordingly, NAFTA could not expect to receive copies or policies issued or renewed on January 23, 2008 in the ordinary course of business until some time between February 22, 2008 and March 6, 2008.

17. NAFTA could not, and did not, sell any ASI insurance policy in Mexico at any time.

18. Late in the day on January 23, 2008, I received for the first time a copy of the Temporary Restraining Order ("TRO") entered in connection with this action. The TRO indicated that the Court entered the TRO on January 22, 2008.

19. Although NAFTA did not have sufficient time to retain counsel in connection with the hearing held on January 22, 2008, NAFTA learned of certain aspects of the TRO, and learned that the TRO prohibited NAFTA, or any of its agents, from selling ASI insurance policies.

20. Because NAFTA has never sold ASI insurance policies, NAFTA was already in compliance with that provision of the TRO.

21. Upon learning of the TRO on January 22, 2008, I immediately notified each of the three third-party brokers with whom NAFTA contracted to sell insurance policies in Mexico to instruct them that (emphasis in original):

"[A]ll portions of the Non-Resident Program written through [ASI] are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

"Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. **Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or [NAFTA].**

22. I sent this identical notification, in both English and Spanish, on January 22, 2008 to each of the three third-party insurance brokers, ARI (Tab A hereto); ALMEX (Tab B hereto); and ARIMEX (Tab C hereto).

23. As a precaution, I also sent a "2nd Notification," with the same notification, in both English and Spanish, on January 28, 2008 to each of the three third-party insurance brokers, ARI (Tab D hereto); ALMEX (Tab E hereto); and ARIMEX (Tab F hereto).

24. In accordance with the TRO, I also sent to each of ARIMEX, ALMEX and ARI a request for each of them to send copies of "all ASI policies issued or renewed since December 31, 2007 as soon as possible." Those notifications were both in English and Spanish. (See Tabs G, H and I, respectively.)

25. I have carefully reviewed and am familiar with the February 11, 2008 Declaration of Stephen Bosy (the "Bosy Declaration") that ASI has filed in connection with its February 11 "Motion For Rule To Show Cause." I have also reviewed in detail the attachments to the Bosy Declaration which appear to be "Certificates of Insurance" issued at various times.

26. Neither NAFTA, nor any of NAFTA's employees, issued any of the purported "Certificates of Insurance" attached to the Bosy Declaration.

27. Specifically, each of the nine (9) purported "Certificates of Insurance" at Tab A of the Bosy Declaration states that it was issued by ARIMEX, a third-party over which NAFTA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ARIMEX issued them in violation of NAFTA's express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

28. Indeed, since each of those purported "Certificates of Insurance" indicates that it was issued in Mexico, NAFTA could not have issued them because it was not legally authorized to conduct business in Mexico.

29. I am familiar with the form that is the basis of the purported "Certificates of Insurance" included at Tab A of the Bosy Declaration. NAFTA did not create that form. To the best of my knowledge, ARIMEX, and not NAFTA, created that form.

30. It is generally the practice of the third-party insurance brokers that NAFTA has contracted with to sell ASI insurance policies in Mexico to print forms of "Certificates of Insurance" in large quantities approximately three or four times per year. To the best of my recollection, ARIMEX prepared the form "Certificate of Insurance" that is included at Tab A of the Bosy Declaration in approximately October 2007.

31. While the form "Certificates of Insurance" at Tab A of the Bosy Declaration has an image of what appears to be my signature, that image is part of the pre-printed portion of the "Certificate of Insurance" form.

32. I did not personally sign any of the purported "Certificates of Insurance" at Tab A of the Bosy Declaration.

33. The form "Certificates of Insurance" included at Tab A of the Bosy Declaration includes a notation at the bottom right-hand corner which states: "THIS CERTIFICATE OF INSURANCE WILL NOT BE AVAILABLE AFTER 01/08/2008." This notation is typical on such certificates, because brokers periodically update and issue revised forms in order to assure that they reflect current information.

34. I am fluent in Spanish, and the practice with forms such as ARIMEX's "Certificate of Insurance" that includes passages in Spanish is to denote numeric dates by placing the day first; followed by the month; followed by the year. The notation "01/08/2008" is therefore a reference to the date August 1, 2008. It does not refer to the date of January 8, 2008.

35. The notation at the bottom right-hand corner of the ARIMEX form indicates to me that ARIMEX intended to update the form on or before August 1, 2008, and that ARIMEX did not intend to use this version of the form after that date.

36. I have also reviewed in detail the two (2) purported "Certificates of Insurance" included at Tab B of the Bosy Declaration.

37. Each of those purported "Certificates of Insurance" was issued by ALMEX, a third-party over which NAFTA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ALMEX issued them in violation of NAFTA's express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

38. Since each of those purported "Certificates of Insurance" indicates that it was issued in Mexico, NAFTA could not have issued them because it was not legally authorized to conduct business in Mexico.

39. I do not recognize the preprinted signature at the bottom of the purported "Certificates of Insurance" at Tab B of the Bosy Declaration. It is not my signature.

40. I have also reviewed in detail the two (2) purported "Certificates of Insurance" included at Tab C of the Bosy Declaration, including the purported "Certificate of Insurance" attached to the February 7 Adame Affidavit included in Tab C.

41. Each of those purported "Certificates of Insurance" indicates that it was issued by ARIMEX, a third-party over which NAFTA has no control. If those purported "Certificates of Insurance" are authentic, and were issued at the dates and times stated in the "Certificates of Insurance," then ARIMEX issued them in violation of NAFTA's express instructions on January 22 and 28, 2008 that it discontinue issuing any ASI policies.

42. Indeed, since each of those purported "Certificates of Insurance" indicates that they were issued in Mexico, NAFTA could not have issued them because it was not legally authorized to do so.

43. While the form "Certificates of Insurance" at Tab C of the Bosy Declaration has an image of what appears to be my signature, that image is a part of the pre-printed portion of the "Certificate of Insurance" form.

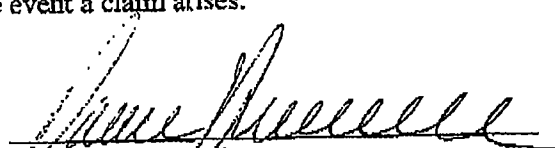
44. I did not personally sign any of the purported "Certificates of Insurance" at Tab C of the Bosy Declaration.

45. I have also reviewed the document attached to the Adame Affidavit which bears the title "Non-Resident Personal Automobile Insurance Policy." That document appears to me to be the "policy jacket" of an insurance policy which states the policy's terms and conditions.


46. The policy jacket indicates that, if it relates to an actual insurance policy, that the policy was issued by ARIMEX and not NAFTA.

47. NAFTA's name, and an image of my signature, appears on the preprinted forms included in the purported "Certificates of Insurance" included at Tabs A and C of the Bosy Declaration. While NAFTA did not prepare them, the reason that NAFTA's name and my signature appear on those forms is because NAFTA was authorized by ASI, pursuant to the PMA, to contract third-party insurance brokers to sell ASI insurance in Mexico. Those third-party insurance brokers need to know the identity of the Managing General Agent with respect to insurance policies sold, in case there is a complaint with respect to the policy. Since NAFTA is the Managing General Agent, its name and an image of my signature frequently appears on certificates of insurance.

48. Additionally, NAFTA is responsible for managing ASI insurance policies sold by third-party insurance brokers in Mexico. Insurance coverage only exists from the point at which insured Mexican nationals cross the border into the United States. If an insurance claim arises after a motorist enters the United States, NAFTA is responsible for managing the claim. The purpose of including NAFTA's name, and my signature, on Certificates of Insurance is to provide such drivers with contact information in the event a claim arises.


Daniel T. Hernandez

SUBSCRIBED and SWORN to
before me this 13th day of
February, 2008.


Notary Public



#1481340V1

TAB A



January 22, 2008

Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Assurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in dark ink, appearing to read "Daniel Hernandez", is written over a horizontal line.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Asesores de Riesgos Internacionales, SA de CV

Calle 5ta
Zona Centro
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in black ink, appearing to read "Daniel T. Hernández", written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB B



January 22, 2008

Seguros Almex, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Attn: Lic. Jose Raygoza Ambriz

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in black ink, appearing to read "Daniel T. Hernandez", is written over a horizontal line.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Seguros Almex, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas México

At'n: Lic. Jose Raygoza Ambriz

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez".

Daniel T. Hernandez
Director de Operaciones

TAB C



January 22, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez", is written over a horizontal line.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 22 de enero del 2008

Asesores de Riesgos Internacionales de México, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardín
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa American Service Insurance Company ("ASI") son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.

Atentamente,

A handwritten signature in dark ink, appearing to read 'Daniel T. Hernández', is written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB D



January 28, 2008

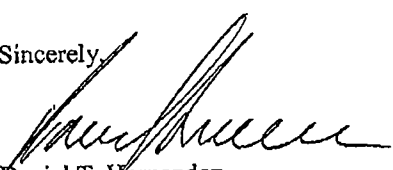
Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle Sta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program 2nd Notification

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,



Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Asesores de Riesgos Internacionales, SA de CV
(ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes 2do Aviso

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miercoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read 'Daniel T. Hernández', written over a series of horizontal lines.

Daniel T. Hernández
Director de Operaciones

TAB E



January 28, 2008

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Attn: Lic. Jose Raygoza Ambriz

Re: Suspension of Non-Resident Program 2nd Notification

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez", is written over the printed name.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas México

At'n: Lic. Jose Raygoza Ambriz

Re: Suspensión del Programa de No-Residentes 2do Aviso

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa **American Service Insurance Company ("ASI")** son suspendidas a partir de las de 12:01 horas del miércoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. **Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.**

Atentamente,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernández", written over a horizontal line.

Daniel T. Hernández
Director de Operaciones

TAB F



January 28, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Re: Suspension of Non-Resident Program 2nd Notification

Please accept this letter as written and formal notification that due to pending litigation that all portions of the Non-Resident Program written through American Service Insurance Company ("ASI") are suspended effective 12:01 AM CST on Wednesday, January 23, 2008. This encompasses all portions of the Non-Resident Program and includes, but is not limited to, the Non-Resident Private Passenger Automobile Program, the Non-Resident 24-Hour Commercial Certificate Program and the Non-Resident Commercial Term Program.

Please notify all of your agents and/or sub-agents and anyone else that may have access to this program of this suspension. Any policies written after the time mentioned above will have no validity and will afford no coverage by either ASI or Nafta General Agency, Inc.

Sincerely,

A handwritten signature in dark ink, appearing to read "Daniel T. Hernandez", written over a horizontal line.

Daniel T. Hernandez
Director of Operations



Brownsville, Texas, E.U.A. a 28 de enero del 2008

Asesores de Riesgos Internacionales de México, SA de CV
(ARIMEX)
2da y Alehlies
Colonia Jardín
Matamoros, Tamaulipas México

Re: Suspensión del Programa de No-Residentes 2do Aviso

Acepte por favor esta carta como notificación escrita y formal que debido a un litigio pendiente, todas las porciones del programa de No-Residentes redactadas por medio de la empresa American Service Insurance Company ("ASI") son suspendidas a partir de las de 12:01 horas del miércoles 23 de enero del 2008. Esto abarca todas las porciones del Programa de No-Residentes e incluye, más no se limita a, el Programa Automovilístico para Pasajeros No-Residentes del Sector Privado, el Programa de Certificado Comercial de 24 horas para No-Residentes, y el Programa Comercial a Término para No-Residentes.

Favor de notificar a todos sus agentes y/o subagentes y a cualquier otra persona que pueda tener acceso a este programa de esta suspensión. Cualquier póliza emitida después de la hora y fecha arriba mencionada no tendrá validez alguna y no tendrá cobertura por cualquiera de las empresas ASI o NAFTA Agency General, Inc.

Atentamente,

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Daniel T. Hernández
Director de Operaciones

TAB G



FACSIMILE TRANSMITTAL SHEET

TO: Marketing / Underwriting	FROM: Daniel T. Hernandez
COMPANY: ARIMEX	DATE: Friday, February 08, 2008
FAX NUMBER: 011-52-868-816-72-20	TOTAL NO. OF PAGES INCLUDING COVER: 3
PHONE NUMBER: 011-52-868-816-72-20	SENDER'S EMAIL ADDRESS: dthernandez@naftageneral.com
RE: ASI Information	

☒ URGENT
 ☐ FOR REVIEW
 ☐ PLEASE COMMENT
 ☐ PLEASE REPLY
 ☐ PLEASE RECYCLE

NOTES/COMMENTS:

NOTICE: PRIVILEGED AND/OR CONFIDENTIAL INFORMATION:

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February 8, 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX) ,
2da y Alehlies
Colonia Jardin
Matamoros, Tamaulipas Mexico

Almex Seguros, SA de CV
6 Y Herrera #1617 Local 9
Matamoros, Tamaulipas Mexico

Asesores de Riesgos Internacionales, SA de CV (ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

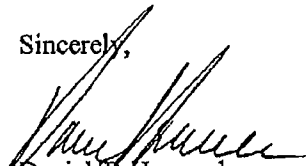
Re: ASI Documentation

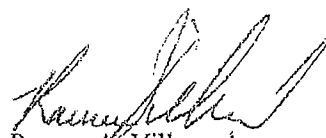
Please provide a copy of all ASI policies issued or renewed since December 31, 2007 as soon as possible. Have the policies sent overnight delivery to:

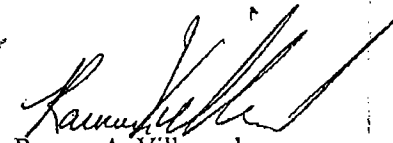
Daniel T. Hernandez
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Boulevard
Brownsville, Texas 78521

As always, your prompt attention to this extremely important matter is greatly appreciated. Feel free to contact Daniel T. Hernandez at (956) 546-8141 for any verification.

Sincerely,


Daniel T. Hernandez
Nafta General Agency


Ramon A. Villarreal
Underwriters MGA
By DANIEL HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL


Ramon A. Villarreal
Individually
By DANIEL HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL



Brownsville, Texas, E.U.A. a 8 de febrero del 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX)
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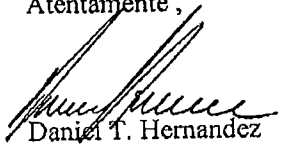
Re: Documentación de ASI

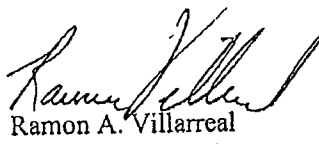
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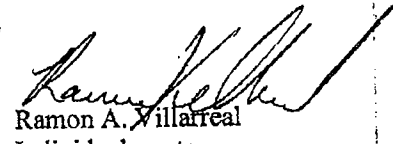
Daniel T. Hernández
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Blvd.
Brownsville, Texas 78521

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Atentamente,


Daniel T. Hernandez
Nafta General Agency


Ramon A. Villarreal
Underwriters MGA
*By DANCE/HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL*


Ramon A. Villarreal
Individualmente
*By DANCE/HERNANDEZ
ON BEHALF OF
RAMON A. VILLARREAL*

TAB H



FACSIMILE TRANSMITTAL SHEET

TO:	Marketing / Underwriting	FROM:	Daniel T. Hernandez
COMPANY:	ALMEX	DATE:	Friday, February 08, 2008
FAX NUMBER:	011-52-868-813-0430	TOTAL NO. OF PAGES INCLUDING COVER:	3
PHONE NUMBER:	011-52-868-813-0430	SENDER'S EMAIL ADDRESS:	dthernandez@naftageneral.com
RE:	ASI Information		

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February 8, 2008

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Zona Centro
Matamoros, Tamaulipas Mexico

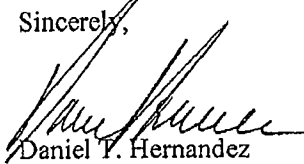
Re: ASI Documentation

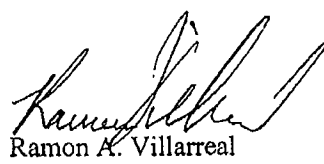
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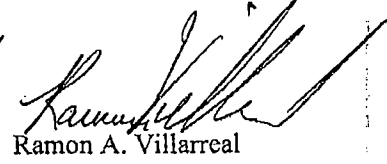
Daniel T. Hernandez
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Nafta General Agency


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RAMON A. VILLARREAL


Ramon A. Villarreal
Individually
By DANIEL HERNANDEZ
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RAMON A. VILLARREAL



AFTA

GENERAL AGENCY, INC.

Brownsville, Texas, E.U.A. a 8 de febrero del 2008

Asesores de Riesgos Internacionales de Mexico, SA de CV (ARIMEX)
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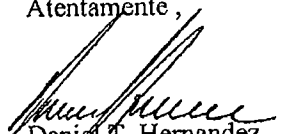
Re: Documentación de ASI


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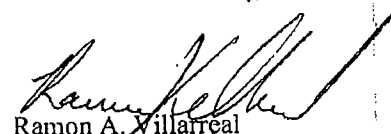
Daniel T. Hernández
Director of Operations
Nafta General Agency, Inc.
594 Jose Marti Blvd.
Brownsville, Texas 78521

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Nafta General Agency


Ramon A. Villarreal
Underwriters MGA
By Danice Hernandez
ON BEHALF OF
Ramon A. Villarreal


Ramon A. Villarreal
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TAB I



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TO:	Marketing / Underwriting	FROM:	Daniel T. Hernandez
COMPANY:	ARI	DATE:	Friday, February 08, 2008
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PHONE NUMBER:	011-52-868-812-39-17	SENDER'S EMAIL ADDRESS:	dthernandez@naftageneral.com
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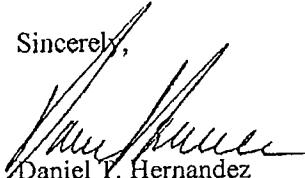
Asesores de Riesgos Internacionales, SA de CV (ARI)
Calle 5ta Y Morelos 110 Esq.
Zona Centro
Matamoros, Tamaulipas Mexico

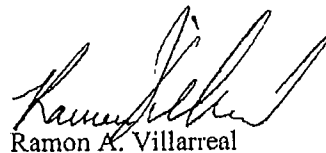
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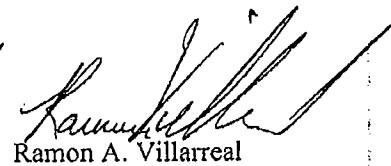
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Brownsville, Texas, E.U.A. a 8 de febrero del 2008

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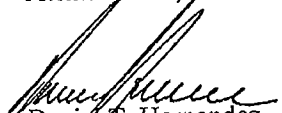
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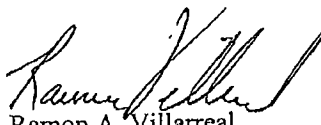
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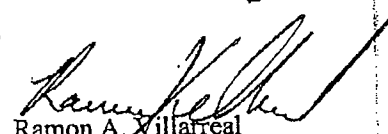
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